

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 1756
TO BE ANSWERED ON DECEMBER 05, 2024**

KEY PROVISIONS OF PMAY-U 2.0

NO. 1756. SHRI CAPTAIN BRIJESH CHOWTA:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) the details of the provisions of Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0, including the eligibility criteria for Economically Weaker Sections (EWS), Low Income Groups (LIGs) and Middle Income Groups (MIGs);**
- (b) the specific steps taken/being taken by the Government to ensure that the scheme addresses the housing needs of urban poor and middle-class families, with an emphasis on women’s empowerment through mandatory female ownership of houses; and**
- (c) whether the Government has finalized the list of beneficiaries under PMAY-U 2.0 in Karnataka including Dakshina Kannada and if so, the details of the beneficiaries in these regions?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

- (a) & (b) : Learning from the experiences of Pradhan Mantri Awas Yojana - Urban (PMAY-U), Ministry of Housing and Urban Affairs has launched PMAY-U 2.0 ‘Housing for All’ Mission with effect from 01.09.2024 for implementation in urban areas across the country to construct, purchase and rent a house by eligible beneficiaries at affordable cost through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). As on date, 29 States/UTs have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. The scheme guidelines are available at <https://pmay-urban.gov.in/pmay-u-2.0-guidelines>.**

As per the scheme guidelines of PMAY-U 2.0, families belonging to EWS/LIG/MIG category living in urban areas, having no pucca house anywhere in the country, are eligible to purchase or construct a house under any of the verticals of PMAY-U 2.0 scheme as per their preferences.

Under the scheme, the EWS households are defined as households with an annual income of up to ₹3 lakh. LIG is defined as households with an annual income from ₹3 lakh up to ₹6 lakh. MIG is defined as households with an annual income from ₹6 lakh up to ₹9 lakh.

As per the scheme guidelines of PMAY-U 2.0, preference under the scheme is given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. Special focus will be given to Safai Karmi, Street Vendors identified under PM SVANidhi Scheme and different artisans under PM Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0. Further, as per the scheme guidelines of PMAY-U 2.0, the houses constructed/ acquired/purchased with Central Assistance under the scheme should be in the name of the female head of the household or in the joint name of the male head of the household and his wife and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.

(c): Under PMAY-U 2.0, the identification of the beneficiaries is done by the respective State/UT Governments based on eligibility criteria defined in the scheme guidelines. As a pre-requisite, States/UTs were mandated to sign a MoA with the Ministry agreeing on implementation of reforms stipulated in the scheme guidelines and initiate the demand survey for further submission to the Ministry for sanctioning of houses. Govt. of Karnataka has not signed MoA with the Ministry so far.
